

APR 19 2007

03292.101110.1

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :)
BLAYN W. BEENAU, ET AL.) Examiner: Hung T. Vy
Application No.: 10/708,585) Art Unit: 2163
Filed: March 12, 2004) Confirmation No.: 2584
For: SYSTEMS AND METHODS FOR)
MANAGING MULTIPLE ACCOUNTS)
ON A RF TRANSACTION)
INSTRUMENT : April 18, 2007

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL FOR EXAMINER'S AMENDMENT
AND TERMINAL DISCLAIMER

Sir:

A Terminal Disclaimer for this application is enclosed. A proposal for an Examiner's Amendment is being sent to the Examiner concurrently via email.

Please charge the amount of \$130.00 for the fee for submission of the Terminal Disclaimer to Deposit Account 06-1205. Please charge all excess claims fees relating to the Examiner's Amendment to Deposit Account 06-1205. Also, please charge any additional fees required for the submission of the Terminal Disclaimer or entry of the Examiner's Amendment, or credit any overpayments, to Deposit Account 06-1205.

Applicants undersigned attorney may be reached in our New York office by telephone at (212) 218-2100. All correspondence should continue to be directed to our below listed address.

Respectfully submitted,

/Carl B. Wischhusen/
Carl B. Wischhusen
Attorney for Applicants
Registration No. 43,279

FITZPATRICK, CELLA, HARPER & SCINTO
30 Rockefeller Plaza
New York, New York 10112-3801
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ACCOUNTS ON A RF)
TRANSACTIONS INSTRUMENT)

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TERMINAL DISCLAIMER

Sir:

Your petitioner, American Express Travel Related Services Company, Inc., a corporation duly organized under the laws of New York, having a principal office at General Counsel's Office, American Express Tower, World Financial Center, 200 Vesey Street, New York, New York 10285-4900, and duly represented by the undersigned, represents that it is the assignee of the full title and interest in and to U.S. Patent Application No. 10/708,585 ("the subject application"), filed March 12, 2004, as evidenced by the deed of Assignment recorded on August 3, 2004 at Reel 014933, Frame 0940.

04/20/2007 RHEBRAHT 00000022 061205 10708585

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Your petitioner hereby disclaims the terminal part of any patent granted on the subject application which would extend beyond the expiration date of the full statutory term, as presently shortened by any terminal disclaimer, of U.S. Patent No. 7,119,659, U.S. Patent No. 7,172,112, or any patent granted on U.S. Patent Application No. 10/708,550 (filed March 10, 2004) and hereby agrees that any patent so granted on the subject application shall be enforceable only for and during such period that the legal title to said patent shall be the same as the legal title to U.S. Patent No. 7,119,659, U.S. Patent No. 7,172,112, and any patent granted on U.S. Patent Application No. 10/708,550, this agreement to run with any patent granted on the subject application and to be binding upon the grantee, its successors or assigns.

Your petitioner does not disclaim any terminal part of any patent granted on the subject application prior to the expiration date of the full statutory term of U.S. Patent No. 7,119,659, U.S. Patent No. 7,172,112, or any patent granted on U.S. Patent Application No. 10/708,550, as presently shortened by any terminal disclaimer, in the event that subsequent hereto U.S. Patent No. 7,119,659, U.S. Patent No. 7,172,112, or any patent granted on U.S. Patent Application No. 10/708,550 expires for failure to pay a maintenance fee, is held unenforceable, is found invalid, is the subject of any disclaimer under 37 C.F.R. 1.321(a), has all claims cancelled by a reexamination certificate or is otherwise terminated prior to the expiration of its statutory term as presently shortened by any terminal disclaimer, except for the separation of legal title stated above.

The undersigned (whose title is supplied below) is empowered to act on behalf of the assignee.

I hereby declare that all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true; and further, that these statements are made with the knowledge that willful false statements, and the like so made, are punishable by fine or imprisonment, or both, under Section 1001, Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

By: Alexander J. Graham

Title: Chief IP Counsel

Date: 4-18-07

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TO: Examiner Hung t. Vy
United States Patent & Trademark Office

FROM: Carl B. Wischhusen

RE: Application No. 10/708,585

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